

Information to identify the case:

Debtor 1	<u>Jason W. Carter</u>	Social Security number or ITIN	xxx-xx-0657
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-24646-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason W. Carter

4/16/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jason W. Carter
Debtor

Case No. 18-24646-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 16, 2024

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:

Recip ID	Recipient Name and Address
db	#+ Jason W. Carter, 531 Madison Drive, Smithfield, PA 15478-1265
14958410	Phelan Hallinan Diamond & Jones, LLP, One Penn Center Plaza @ Suburban Station, 1617 John F. Kennedy Blvd.--Suite 1400, Philadelphia, PA 19103-1814
14958415	Southwestern Endoscopy Center, 300 Spring Creek Lane--Lower Level, Uniontown, PA 15401-9069

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 17 2024 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 17 2024 03:35:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2024 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: BKBCNMAIL@carringtonms.com	Apr 16 2024 23:50:00	CARRINGTON MTG SERV WILMINGTON SAVINGS, 1600 S. DOUGLASS RD., ANAHEIM, CA 92806
cr	Email/Text: BKBCNMAIL@carringtonms.com	Apr 16 2024 23:50:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
15643347	Email/Text: BKBCNMAIL@carringtonms.com	Apr 16 2024 23:50:00	Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806
15185277	Email/Text: BKBCNMAIL@carringtonms.com	Apr 16 2024 23:50:00	WILMINGTON SAVINGS, CARRINGTON MTG SERV, 1600 S. DOUGLASS RD., ANAHEIM, CA 92806
14958400	EDI: CAPITALONE.COM	Apr 17 2024 03:35:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14958401	+ Email/Text: bankruptcy@cavps.com	Apr 16 2024 23:52:00	Cavalry Portfolio Services, P.O. Box 520, Valhalla, NY 10595-0520

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14958402	+ Email/Text: bankruptcy@cavps.com	Apr 16 2024 23:52:00	Cavalry SPV I, LLC, 500 Summit Lake Drive--Suite 400, Valhalla, NY 10595-2321
14958404	+ EDI: CITICORP	Apr 17 2024 03:35:00	Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
14958405	+ EDI: CCUSA.COM	Apr 17 2024 03:35:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-7209
14958406	EDI: DIRECTV.COM	Apr 17 2024 03:35:00	Direct TV, P.O. Box 5007, Carol Stream, IL 60197-5007
14985797	EDI: DIRECTV.COM	Apr 17 2024 03:35:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14958407	EDI: DISCOVER	Apr 17 2024 03:35:00	Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
14961648	EDI: DISCOVER	Apr 17 2024 03:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14958408	Email/Text: bknotice@ercbpo.com	Apr 16 2024 23:52:00	Enhanced Recovery, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14958403	EDI: JPMORGANCHASE	Apr 17 2024 03:35:00	Chase Home Finance, Attn: Bankruptcy Department, 3415 Vision Drive, Columbus, OH 43219-6009
14986585	EDI: JPMORGANCHASE	Apr 17 2024 03:35:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
15303187	Email/Text: BankruptcyECFMail@mccalla.com	Apr 16 2024 23:51:00	Wilmington Savings Fund Society, FSB, as trustee o, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
14958409	EDI: SYNC	Apr 17 2024 03:35:00	Old Navy/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965003, Orlando, FL 32896-5003
14958411	EDI: PRA.COM	Apr 17 2024 03:35:00	Portfolio Recovery, 120 Corporate Boulevard--Suite 1, Norfolk, VA 23502
14988030	EDI: PRA.COM	Apr 17 2024 03:35:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14990530	EDI: PRA.COM	Apr 17 2024 03:35:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14959223	+ EDI: PRA.COM	Apr 17 2024 03:35:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14958414	Email/Text: bankruptcy@sequium.com	Apr 16 2024 23:51:00	Sequium Asset Solutions, LLC, 1130 Northchase Parkway--Suite 150, Marietta, GA 30067
14958416	EDI: AISSPRINT	Apr 17 2024 03:35:00	Sprint, P.O. Box 8077, London, KY 40742
14958412	EDI: SYNC	Apr 17 2024 03:35:00	Sam's Club/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14958413	Email/Text: enotifications@santanderconsumerusa.com	Apr 16 2024 23:52:00	Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284
15007621	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 16 2024 23:52:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
14958417	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 16 2024 23:51:00	Toyota Financial Services, P.O. Box 8026, Cedar Rapids, IA 52408-8026
14983013	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 16 2024 23:51:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14958418	EDI: SYNC		

District/off: 0315-2

User: auto

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Apr 17 2024 03:35:00

Toys R US Credit Card/Synchrony Bank,
Bankruptcy Department, P.O. Box 965060,
Orlando, FL 32896-5060

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		Toyota Motor Credit Corporation
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court., Wilmington Savings Fund Society, FSB, as trustee o, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14959931	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14958399	##+	Apothaker Scian, 520 Fellowship Road--C306, Mount Laurel, NJ 08054-3410

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2024 at the address(es) listed below:

Name	Email Address
Daniel R. White	on behalf of Plaintiff Jason W. Carter r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Debtor Jason W. Carter r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Denise Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com
James Warmbrodt	on behalf of Defendant Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Jeremy J. Kobeski	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pawb@fedphe.com, mcupec@grenenbirsic.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7